CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the Answer to Plaintiff's First Amended Class Action Complaint was served upon counsel for plaintiff via United States mail, first class postage pre-paid, on December 9, 2002, to the following individuals:

Wayne Ely, Esquire Timothy M. Kolman & Associates 225 N. Flowers Mill Road Langehorne, PA 19047

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Dated: December 9, 2002

Dennis L. Scanlon, Esquire